

Certificate Number: 03605-PR-DE-015523305

Bankruptcy Case Number: 11-05439



03605-PR-DE-015523305

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 21, 2011, at 2:00 o'clock PM AST, JUAN ORLANDO REYES RAMOS completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: July 21, 2011

By: _____

Name: Francisco Garcia

Title: Counselor